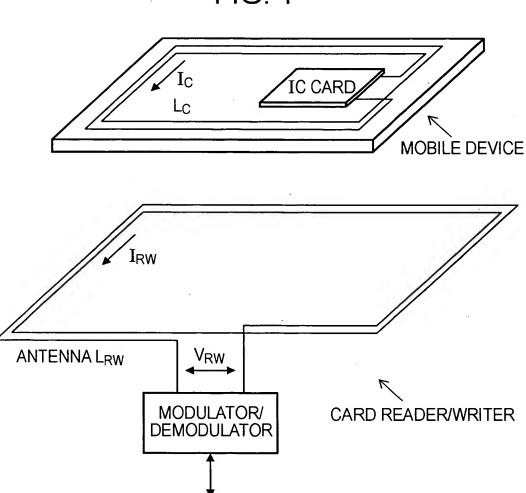
FIG. 1



PROCESSOR

TO HOST

MEMORY IC CARD RECTIFIER CARD READER/WRITER DEMODULATOR **PROCESSOR**

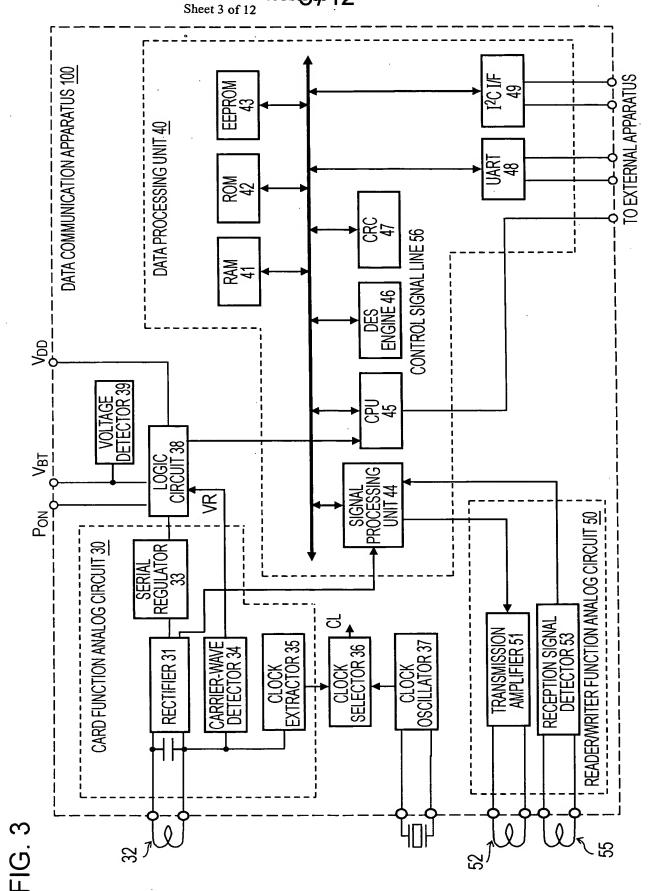
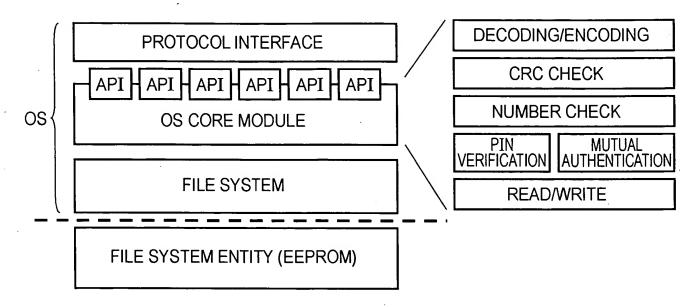
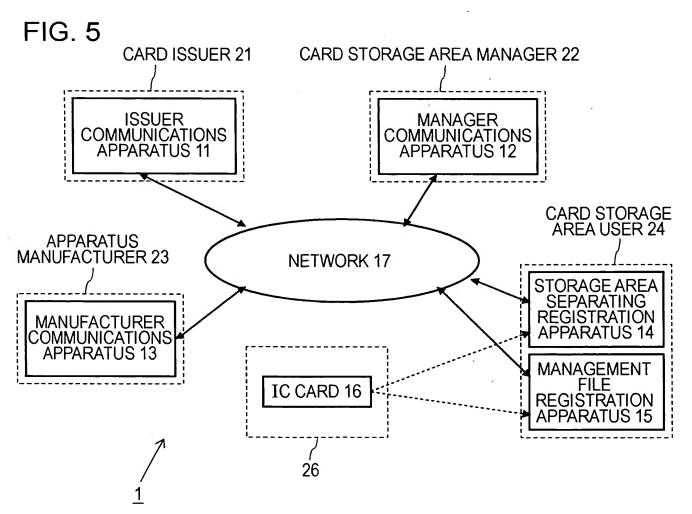


FIG. 4





Oblon, Spivak, et al. 703-413-3000 Docket # 292218U Sheet 5 of 12

FIG. 6

CARD ISSUER FILE SYSTEM

SYSTEM CODE: SC1

AREA ID

FIG. 7

CARD ISSUER FILE SYSTEM

SYSTEM CODE: SC1

AREA ID

CARD ISSUER CAN PERMIT ANOTHER MEMORY AREA MANAGER (SERVICE PROVIDER) TO RENT OR BUY CERTAIN AMOUNT OF MEMORY

FIG. 8

CARD ISSUER FILE SYSTEM

SYSTEM CODE: SC1

AREA ID

SEPARATE FILE SYSTEM (ANOTHER MANAGER MANAGEMENT AREA)

SYSTEM CODE: SC2

AREA ID

FIG. 9

CARD ISSUER FILE SYSTEM

COMMON MANAGER MANAGEMENT AREA

SYSTEM CODE: SC1

AREA ID

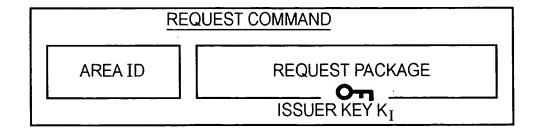
SYSTEM CODE: SCO

AREA ID

FIG. 10

FILE SYSTEM #0	#1	#1	#1	
SYSTEM CODE SD #0	SD#1	SD#1	SD#1	4-
AREA ID #0	ID#1	ID#1	ID#1	

FIG. 11



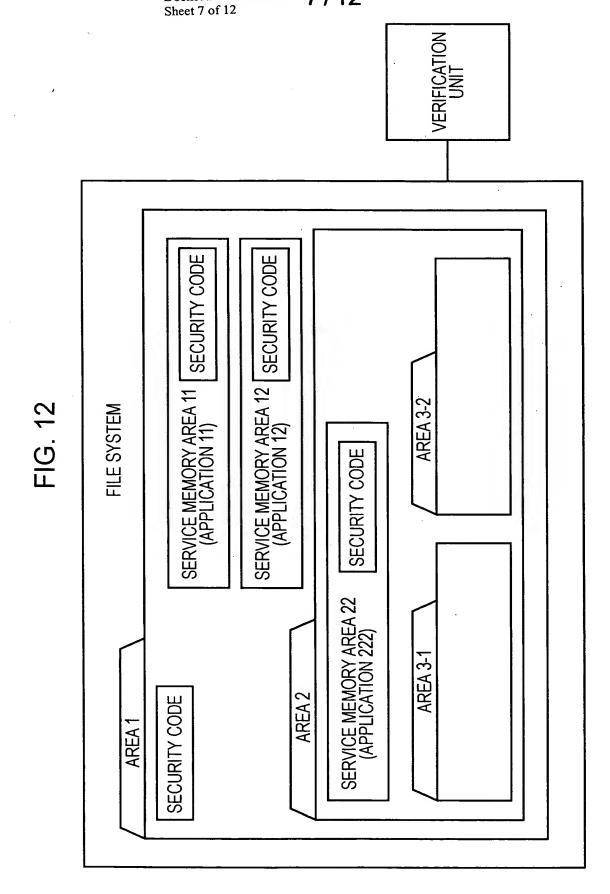


FIG. 13

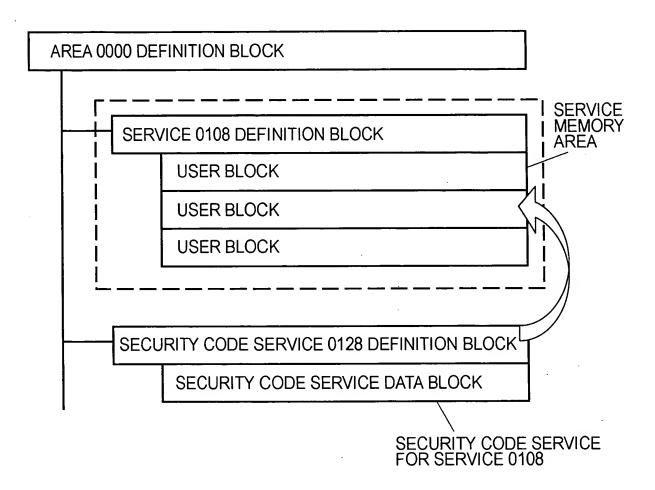


FIG. 14

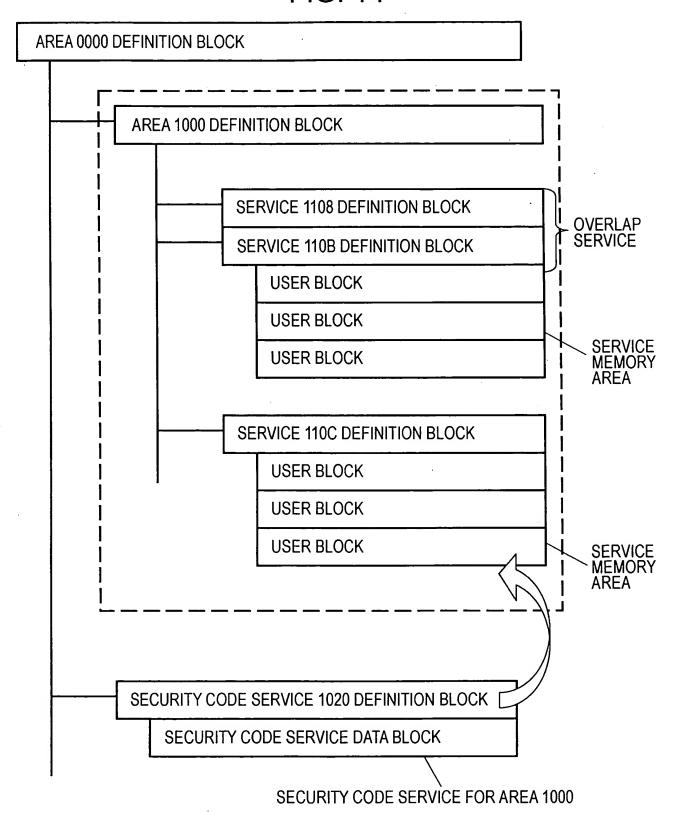
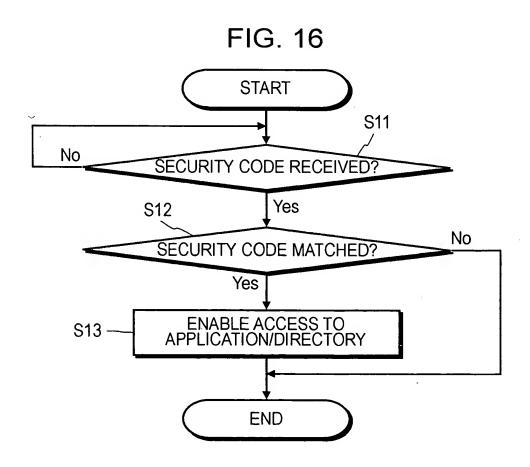
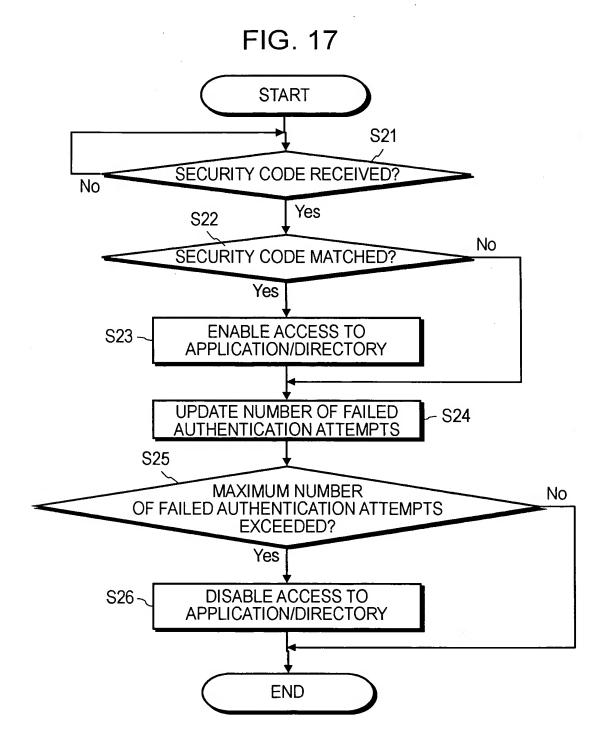


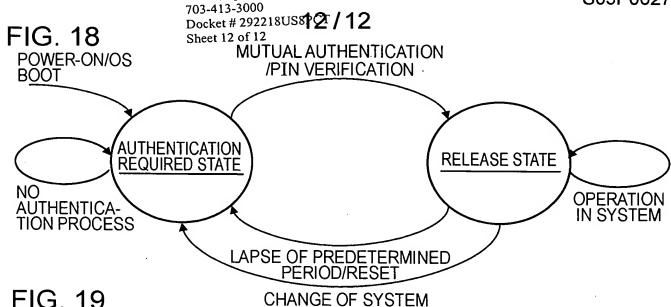
FIG. 15

SECURITY CODE AREA	STORAGE AREA FOR NUMBER OF FAILED AUTHENTICATION ATTEMPTS	SETTING AREA OF MAXIMUM ALLOWED FAILED AUTHENTICATION ATTEMPTS	ACCESS PERMISSION FLAG
-----------------------	--	---	------------------------------

SECURITY CODE SERVICE DATA BLOCK







Oblon, Spivak, et al.

FILE SYSTEM #1 SYSTEM CODE: SC1 AREA ID SYSTEM MANAGEMENT INFORMATION #1 PIN RELEASE INFORMATION #1 FILE SYSTEM #2 SYSTEM CODE: SC2 AREA ID SYSTEM MANAGEMENT INFORMATION #2 PIN RELEASE INFORMATION #2 FILE SYSTEM #3
SYSTEM CODE: SC3
AREA ID
SYSTEM MANAGEMENT
INFORMATION #3
PIN RELEASE
INFORMATION #3

FIG. 20

FILE SYSTEM #1 SYSTEM CODE: SC1 AREA ID SYSTEM MANAGEMENT INFORMATION #1 PIN RELEASE INFORMATION #1

FILE SYSTEM #2 SYSTEM CODE: SC2 AREA ID FILE SYSTEM #3 SYSTEM CODE: SC3 AREA ID

FIG. 21

FILE SYSTEM #1 SYSTEM CODE: SC1 AREA ID FILE SYSTEM #2 SYSTEM CODE: SC2 AREA ID SYSTEM MANAGEMENT

SYSTEM MANAGEMENT INFORMATION #2

PIN RELEASE INFORMATION #2

FILE SYSTEM #3 SYSTEM CODE: SC3 AREA ID